Case 16-22021 Doc 1 Fill in this information to identify your case:	Filed 07/08/16	Entered 07/08/16 14:11:49 age 1 of 73	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Catrina	
Write the name that is on	First name	First name
your government-issued picture identification (for example, your driver's	Middle name  Burns	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	-	
Include your married or maiden names.	Middle name	Middle name
madernames.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

Catrina Case 16-22021 Doc 1 Filed 07:08/16 Entered 07/08/16 (144) 1:49 Desc Main Debtor 1 Page 2 of 73 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 10150 S Normal Ave Number Street Number Street 60628 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Page 3 of 73 Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Catrina Case 16-22021 Doc 1 Filed 07#08/16 Entered 07/08/16/14/11:49 Desc Main Page 4 of 73 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{\phantom{a}}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Debtor 1

Page 5 of 73

Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

## **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this about credit bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this counseling before you bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of file for bankruptcy. completion. completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment following choices. If plan, if any. plan, if any. you cannot do so, you are not eligible to I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from file. an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and If you file anyway, exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required your creditors can you to file this case. you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to Active duty. Active duty. I am currently on active military duty in a I am currently on active military duty in a military combat zone. military combat zone. If you believe you are not required to receive a briefing about If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit credit counseling, you must file a motion for waiver of credit

counseling with the court.

counseling with the court.

Catrina Case 16-22021 Doc 1 Filed 07#08/16 Entered 07/08/16 (144/11:49 Desc Main Page 6 of 73 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your **✓** \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Catrina Burns Signature of Debtor 2 Signature of Debtor 1 Executed on 7/8/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Danielle Kancherlapalli		Date	7/8/2016
Signature of Attorney for Debtor		24.0	MM / DD / YYYY
Danielle Kancherlapalli			
Printed name			
Semrad Law Firm			
Firm name			
11101 S. Western Avenue			
Street			
Chicago	Illinois		60643
City	State		Zip Code
Contact phone		Er	nail address
			dkancherlapalli@semradlaw.com
		III	nois
Bar number		St	ate

<u>Doc 1 Filed 07/08/16 Entered 07/0</u>8/16 14:11:49 Desc Main Fill in this information to identify your case: Debtor 1 Catrina First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$19,159.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$19,159.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$29,932.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$99.787.92 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$129,719.92 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2.635.97 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,110.00

Debtor 1 Catrina Case 16-22021 Doc 1 Filed 07:08/16 Entered 07:08/16 (144:11:49 Desc Main Document Plane)

Page 9 of 73

Pa	Part 4: Answer These Questions for Administrative and Statistical Records											
6. 4	Are you filing for bankruptcy under Chapters 7, 11, or 13?											
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.											
	✓ Yes.											
7. \	7. What kind of debt do you have?											
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primfamily, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C.											
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit										
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official  Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.  \$2,294.17											
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:											
	From Part 4 on Schedule E/F, copy the following:	Total claim										
	9a. Domestic support obligations (Copy line 6a.)	\$0.00										
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00										
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00										
	9d. Student loans. (Copy line 6f.)	\$0.00										
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00										
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00										
	9g. <b>Total.</b> Add lines 9a through 9f.	\$0.00										

	Case 16-22021	Doc 1	Filed 07/08/16	Entered 07/08/16	14:11:49	Desc Main
Fill in this i	information to identify your case:					
Debtor 1	Catrina		Burns	3		
	First Name	Middle I	Name Last N	lame		
Debtor 2 (Spouse, if	f filing) First Name	Middle I	Name Last N	Name		
United Sta	ites Bankruptcy Court for the:	Northern	District of II			
Case num (If known)	ber		(	State)		
Officia	I Form 106A/B					Check if this is an amended filing
Sched	dule A/B: Prope	rty				12/1
esponsibl vrite your i Part 1:	where you think it fits best. Be le for supplying correct informame and case number (if knot bescribe Each Residence own or have any legal or equ	mation. If more spown). Answer eve ce, Building, L	pace is needed, attach ery question. _and, or Other Rea	a separate sheet to this form	n. On the top of a	any additional pages,
⊻	No. Go to Part 2					
	Yes. Where is the property?					
1.1	Street address, if available, or o	other description	What is the property Single-family home	e	the amount of ar	ecured claims or exemptions. Put by secured claims on Schedule D: Have Claims Secured by Property.
	officer address, if available, of c	arier description	Duplex or multi-un	· ·	Current value	of the Current value of the
			Condominium or co	•	entire property	
			Manufactured or m	oblie nome	-	
	Number Street		Investment property	ı	Describe the na	ature of your ownership
			Timeshare	!	interest (such a	as fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Other		——————————————————————————————————————	or a life estate), il kilowii.
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor	in the property? Check one. or 2 only debtors and another	Check if th (see instru	is is community property ctions)
			Other information yo property identification	ou wish to add about this iten	n, such as local	
If you o	own or have more than one, list he	ere:	, ,, ,			
1.2	Street address, if available, or o	other description	What is the property Single-family home	9	the amount of ar	ecured claims or exemptions. Put ny secured claims on <i>Schedule D:</i> Have Claims Secured by Property.
		varior documpatori	Duplex or multi-un Condominium or co Manufactured or m	poperative	Current value entire property	
	N		Land			
	Number Street		Investment property Timeshare Other	/	interest (such a	ature of your ownership as fee simple, tenancy by or a life estate), if known.
	City State	Zip Code				
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor	in the property? Check one. or 2 only debtors and another	Check if th (see instru	is is community property ctions)

Other information you wish to add about this item, such as local property identification number:

Debtor 1	Catrina Case 16-22 First Name	021 Doc 1 Middle Name	Filed 07:08/16 Entered 07:08/16  Document Page 11 of 73	o∂	c Main
_	eet address, if available, or o	other description	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	Do not deduct secured cl the amount of any secure Creditors Who Have Cla Current value of the entire property?	·
City	nber Street State	Zip Code	☐ Investment property ☐ Timeshare ☐ Other	Describe the nature of interest (such as fee sit the entireties, or a life of	mple, tenancy by
			Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is cor	mmunity property
you ha Part 2: Do you ov you own th	Describe Your Vehice wn, lease, or have legal or at someone else drives. If yours, trucks, tractors, sport units.	les r equitable interest ou lease a vehicle, al	in any vehicles, whether they are registered or not? It is report it on Schedule G: Executory Contracts and Unexpected.	nclude any vehicles	
<b>✓</b> Ye	s				
3.1	Make Model: Year: Approximate mileage: Other information: 2010 Cadillac SRX 89000	Cadillac SRX 2010 89000	Who has an interest in the property? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this is community property (see instructions)	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  \$15900.00	•
3.2	Make Model: Year: Approximate mileage:	Cadillac DHS 2002	Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Cla	·
	Other information: 2002 Cadillac DHS 12000 RUNNING)	120000	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$1725.00	Current value of the portion you own?

Debtor 1		Filed 07:08/16 Entered 07:08/14	6 (1ds44;√11: <u>49 Des</u>	c Main	
0.0	First Name Middle Name	Document Page 12 of 73	D	-: D.	
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cla the amount of any secure		
	Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:		ordandro mino maro orda	Goodied by Freporty.	
	···	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cla	aims or exemptions. Put	
	Model:	one.		ecured claims on Schedule D:	
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
41	Yes	Who has an interest in the property? Check	Do not deduct secured d	aims or exemptions. But	
4.1	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cla the amount of any secure	•	
	Year:	Debtor 1 only		ims Secured by Property.	
	Approximate mileage:	Debtor 2 only		. , .	
	Oth an information	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?	
	Other information:		——————	—————	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cla	•	
	Model:	one. □	the amount of any secure		
	Year: Approximate mileage:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the		
				Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	Current value of the portion you own?	
	Other information:	Debtor 1 and Debtor 2 only  At least one of the debtors and another	entire property?		
	Other information:		entire property?		
	d the dollar value of the portion you own for	At least one of the debtors and another  Check if this is community property (see	for pages		

Debtor 1 Catrina Case 16-22021 First Name Doc 1 Filed 07#08/16 Entered 07/08/16 @4/11:49 Desc Main Documenter Page 13 of 73

Describe Your Personal and Household Items

D	o you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6	. Household goods	and furnishings	
	Examples: Major appli	ances, furniture, linens, china, kitchenware	
	No		
✓	Yes. Describe	Used Furniture	\$1000.00
			<del></del>
	. <b>Electronics</b> Examples: Televisions	and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
	No		
	Yes. Describe		
8	. Collectibles of valu	ne e	
		nd figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
	• •	n, or baseball card collections; other collections, memorabilia, collectibles	
⊻	No		
	Yes. Describe		
9	. Equipment for spo	rts and hobbies	
		otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
✓	No		
	Yes. Describe		
1	0. Firearms		
	Examples: Pistols, rifle	s, shotguns, ammunition, and related equipment	
✓	No		
	Yes. Describe		
	1. Clothes	lather from leather and deciman or all an arrangement	
		lothes, furs, leather coats, designer wear, shoes, accessories	
Ц	No		
⊻	Yes. Describe	Used Women's Clothing	\$400.00
4	2. Jewelry		
	•	welry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
V	No		
Ħ	Yes. Describe		
٣			
	3. Non-farm animals		
	Examples: Dogs, cats	, viius, iiuiscs	
범	No Van Dagariha		
Ш	Yes. Describe		<del></del>
1	4. Any other persona	al and household items you did not already list, including any health aids you did not list	
<b>V</b>	No		
Ī	Yes. Describe		
1	5. Add the dollar val	ue of all of your entries from Part 3, including any entries for pages you have attached	
		number here	\$1400.00

Debtor 1 Catrina Case 16-22021 First Name Doc 1 Filed 07#08/16 Entered 07/08/16 (144):11:49 Desc Main

Middle Name Docume 11:49 Page 14 of 73

**Describe Your Financial Assets** 

Do	you own or have a	ny legal or equitable inter	est in any of the following	g?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	✓ No	e in your wallet, in your home, in a saf		ou file your petition  Cash:	
17.		vings, or other financial accounts; or titutions. If you have multiple accour			
	✓ Yes		institution name.		
		17.1. Checking account:	BMO Harris		\$134.00
		17.2. Checking account:			
		17.3. Savings account:	BMO Harris		\$0.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks evestment accounts with brokerage fi	irms, money market accounts		
	✓ No  Yes	Institution or issuer name:			
19.	Non-publicly traded stran LLC, partnership, a	ock and interests in incorporate and joint venture	d and unincorporated business	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Catrina Case 16-22021 Doc 1 Document Page 15 of 73 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: 401(k) or similar plan: Pension plan: Pension plan: IRA: IRA: Retirement account: Retirement account: Keogh: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	Catrina Ca First Name	<u>se 1</u>	6-22021	Doc 1		07#08/16 cumente			6 (i1k4 vi1) 1: <u>49</u>	Desc Main
24.				<b>ition IRA, in a</b> , 529A(b), and		a qualifie	d ABLE progra	m, or under a	qualified sta	te tuition program.	
		No Yes	Institutio	on name and d	escription. Sep	arately file	the records of a	ny interests.11	U.S.C. § 521(	c):	
25.		sts, equita rcisable fo			ts in property	(other the	an anything lis	ted in line 1), a	and rights or	powers	-
	<b>✓</b>	No	•								
		Yes. Descr	ibe								
26.							intellectual pro yalties and licens		S		
	_	No			.,		•				
		Yes. Descr	ibe								
27.					eneral intangile e licenses, coo		ssociation holdin	gs, liquor licen	ses, professio	nal licenses	
	<b>✓</b>	No									
		Yes. Descr	ibe								
Mor	ney (	or prope	rty ov	ved to you'	?						Current value of the portion you own?  Do not deduct secured claims or exemptions.
28.	Тах	refunds ow	ed to y	ou .							
		No Yes. Give s <sub>l</sub>	pecific i	nformation						Federal:	
	_	about	them, ir	ncluding whether	er					State:	
		and th	e tax ye	ears						Local:	
29.		ily support nples: Past o		ump sum alimo	ny, spousal sur	port, child	support, mainte	nance, divorce	settlement, pro	operty settlement	
		No								Alimony:	
	ш	Yes. Give s <sub>l</sub>	ecific in	nformation						Maintenance:	
										Support:	
										Divorce settlement	:
										Property settlemen	t:
30.		<i>nples:</i> Unpa	id wage				lity benefits, sick omeone else	pay, vacation pa	ay, workers' co	mpensation,	
		No Yes. Descri	he.								
	ш	ico. Descii	J <del>C</del>								

Debt	tor 1	Catrina Case 16 First Name	6-22021	Doc 1 Middle Name	Filed 07#08/16 Document	Entered @7/08/08/08/08/08/08/08/08/08/08/08/08/08/	166/1144/11:49 D	esc Main
31.		rests in insurance   mples: Health, disabi		rance; health		redit, homeowner's, or rente	r's insurance	
		No Yes. Name the insur of each policy and lis	. ,		Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive	
33.	Exar				u have filed a lawsuit or r nce claims, or rights to sue	nade a demand for payme	nt	
		Yes. Describe						
34.	to s	er contingent and o et off claims No	unliquidated	claims of ev	very nature, including co	ounterclaims of the debtor	and rights	
25		Yes. Describe	u did not alra	adv liat				
35.	<b>✓</b>	financial assets yo No Yes. Describe	u did fiot aire	auy iist				-
36.			-			ries for pages you have att		\$134.00
Part	5:	Describe Any B	Susiness-Re	elated Pro	pperty You Own or H	ave an Interest In. Li	st any real estate ir	ı Part 1.
37.	Do y	ou own or have an	ıy legal or equ	uitable intere	est in any business-relat	ed property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commissions	s you alread	ly earned			
39.	Exar	ce equipment, furn nples: Business-rela No			nodems, printers, copiers, f	ax machines, rugs, telephone	es, desks, chairs, electroni	c devices
		Yes. Describe						

		Catrina Case 16 First Name		Doc 1	Filed 07#08/16 Document	Page 18 of 73	16 A411:49 D	esc Main	
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade			
	<b>✓</b>	No							
		Yes. Describe							
41.	Inve	entory							
	$\overline{\mathbf{V}}$	No							
	=	Yes. Describe							
42.	Inte	rests in partnershi	ips or joint ve	entures					
	$\checkmark$	No							
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							
								<u> </u>	
13 <b>(</b>	ineta	omer lists, mailing	lists or othe	r compilatio	ne				
-10. <b>(</b>		_	11313, 01 01110	· compliatio	113				
				ll : -l4:£ - l- l -	:f	44 11 0 0 0 404 (44 6)\0			
	Ш	res. Do your lists inc	ciude persona	ily identifiable	e information (as defined in	11 U.S.C. § 101(41A))?			
		☐ No							
		Yes. Descr	ibe						
44	Δην	business-related p	roperty you	did not alrea	dy list				
	_		roperty your	and mot un cu	ay iist				
	_	Yes. Give specific information							
		inionnation							
								<del></del> -	
15. A	dd th	e dollar value of al	ll of your entr	ies from Par	rt 5, including any entrie	s for pages you have attac	hed		
or Pa	art 5.	Write that number	here				<b>&gt;</b>		
Part	6:	<b>Describe Any F</b> If you own or have an	arm- and ( interest in far	Commerci mland, list it in	al Fishing-Related In Part 1.	Property You Own or	Have an Interest In		
46.	Do	you own or have a	ny legal or ed	uitable inter	rest in any farm- or com	nercial fishing-related prop	perty?		
	<b>✓</b>	No. Go to Part 7.						Current va	
	同	Yes. Go to line 47.						portion you Do not dedu	
								claims	
47								or exemption	ns
47.		<b>m animals</b> <i>mpl</i> es: Livestock, pou	ultry, farm-rais	ed fish					
	<b>V</b>	No							
		Yes. Describe							
	_								

Deb	tor 1	Catrina Case 16 First Name	6-22021	Doc 1	Filed 07#08/16 Document	Entered @74 Page 19 of 7	<b>08/16</b> /1k4v11: <u>49</u> 3	Desc	<u>Main</u>
48.	Cro	ps-either growing	or harvested	ı	Document	1 ago 20 0. 1			
	<b>✓</b>	No							
		Yes. Describe						_	-
49.	Farr	ا n and fishing equip	oment, imple	ements, mach	inery, fixtures, and too	Is of trade			
	<b>✓</b>	No							
		Yes. Describe						_	
50.	Farı	n and fishing supp	lies, chemic	als, and feed					
	<b>✓</b>	No							
		Yes. Describe						_	
51.	Any	farm- and commer	cial fishing-	related proper	ty you did not already	list			
	<b>✓</b>	No							
	Ш	Yes. Describe						-	_
52 A	dd th	e dollar value of all	of your enti	ries from Part	6, including any entrie	s for nages you have	attached		
			-						
Part 53.		ou have other prop			ave an Interest in T	nat You Did Not	LIST ADOVE		
55.		mples: Season tickets			iot aiready list:				
	<b>✓</b>	No							
		Yes. Give specific information							
		IIIIOIIIIatioii							
								Г	
54. A	dd th	e dollar value of all	of your entr	ries from Part	7. Write that number h	ere			
								L	
Part	8:	List the Totals o	of Each Pa	art of this F	orm				
55. <b>F</b>	Part 1	: Total real estate, I	ine 2				<b>&gt;</b>		
56. <b>r</b>	oart 2	total vehicles, line	5		\$17625	.00			
57. <b>P</b>	art 3:	: Total personal and	d household	items, line 15	\$1400.0	00			
58. <b>P</b>	art 4:	Total financial ass	ets, line 36		\$134.00	)			
59. <b>F</b>	Part 5	: Total business-re	lated proper	rty, line 45		_			
60. <b>F</b>	Part 6	: Total farm- and fi	shing-relate	d property, lin	e 52				
61. <b>F</b>	Part 7	: Total other prope	rty not listed	d, line 54					
62. 7	Γotal	personal property.	Add lines 56 t	through 61	\$19159	00	]		+ \$19159.00
					φ19108		Copy personal property to	otal <b>&gt;</b>	- ψ15103.00
									\$19159.00
63. <b>T</b>	otal c	of all property on Se	chedule A/B	. Add line 55 +	line 62				

Filli	in this inform	Case 16-22021 ation to identify your case:	Doc 1	Filed 07	/08/16 F	ntered 07/0	8/16 14:11:49	Desc Main
	otor 1	Catrina	14:1		Burns			
	otor 2 ouse. if filing	First Name First Name		dle Name	Last Name			
		ankruptcy Court for the:	Northern		District of Illinois			
	se number nown)				(State	e) 		
	•	orm 106C						Check if this is a amended filing
		e C: The Prop	erty Y	ou Claim	n as Exe	mpt		12/1
For is to exer rece exer exer	each iten o state a s mpted up eive certa mption of perty is d  t1: Ident Which set	additional pages, wring of property you classific dollar amount to the amount of an in benefits, and tax	aim as exemny applications. 11 U.S.C.	empt, you munpt. Alternatively ble statutory etirement funder a law that your exempt eeck one only, every exemptions. 11	number (if known was specify the vely, you may limit. Some ands—may be the limits the elemption would be a figure of the limits of the limits the elemption would be a figure of the limits of the lin	he amount of any claim the full exemptions— unlimited in exemption to a uld be limited existilling with you.  (3)	the exemption you ill fair market value –such as those fo dollar amount. Ho a particular dollar to the applicable s	ional Page as necessary. On claim. One way of doing so e of the property being r health aids, rights to wever, if you claim an amount and the value of the statutory amount.
		ription of the property a le A/B that lists this pro		portion you		he exemption you		cific laws that allow exemption
			Сор	y the value from edule A/B				
	Brief description	: BMO Harris		\$134.00	<b>7</b>		_	735 ILCS 5/12-1001(b)
	Line from Schedule A				100% of	\$134.00 fair market value, u le statutory limit	p to any	
	Brief description	: BMO Harris		\$0.00	П	o statutory iiriii		735 ILCS 5/12-1001(b)
	Line from Schedule A					fair market value, u e statutory limit	p to any	
3.	(Subject to	aiming a homestead exer adjustment on 4/01/19 and id you acquire the property	every 3 years	s after that for cas	es filed on or afte	·	,	

No Yes

Debtor 1 Catrina Case 16-22021 Doc 1 Filed 07/08/16 Entered 07/08/16 (144):11:49 Desc Main

First Name Document Plane Page 21 of 73

Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$1,000.00  $\overline{\mathbf{V}}$ **Used Furniture** description: \$1,000.00 Line from 100% of fair market value, up to any Schedule A/B: 06 applicable statutory limit 735 ILCS 5/12-1001(a) **Used Women's** Brief \$400.00  $\overline{\mathbf{V}}$ Clothing description: \$400.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit 735 ILCS 5/12-1001(c); 735 ILCS Cadillac, DHS, 2002, 2002 \$1,725.00 **V** 5/12-1001(b) Brief Cadillac DHS 120000 \$1,725.00 miles (NOT RUNNING) description: 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

03

		Case 16-22021	Doc 1 Filed (	07/08/16 Entered 07/08	/16 1 / · 1 1 · / 0	Dosc Main	
Fill in	this informa	ation to identify your case:	17(A. 1 1 HEI)		710 14.11.49	Desc Main	
Debto	or 1	Catrina		Burns			
	_	First Name	Middle Name	Last Name			
Debto (Spou		First Name	Middle Name	Last Name			
	d States Ba	nkruptcy Court for the: <u>No</u>	orthern	District of Illinois (State)			
(If kno				_			
Offi	cial F	orm 106D					eck if this is a ended filing
Scł	nedu	le D: Creditor	rs Who Hav	ve Claims Secured	by Prope	rty	12/1
form. 1. [ [ [	On the Oo any cre No. Ch Yes. Fi	top of any additional ditors have claims secured seck this box and submit this for Il in all of the information below	pages, write your by your property? orm to the court with you	he Additional Page, fill it out, name and case number (if known or other schedules. You have nothing else	own).	es, and attach it t	o this
Part 1		All Secured Claims					
С	laim. If mor		ticular claim, list the other	claim, list the creditor separately for eacher creditors in Part 2. As much as ditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
<u> </u>	MERICAN reditor's Na		Describe the propert	y that secures the claim:	\$29,932.00	\$15,900.00	<u>\$14,032.00</u>
_	Number	Street	076 Automobile  As of the date you file	e, the claim is: Check all that apply.			
_	SPARTANE	South BURDarolina 29302 State ZIP Code	Contingent Unliquidated	,,			
V	_	the debt? Check one.	Disputed  Nature of lien. Check	all that apply			
	✓ Debtor : Debtor :	•	An agreement you	made (such as mortgage or secured			
		1 and Debtor 2 only one of the debtors and	car loan)  Statutory lien (suc	h as tax lien, mechanic's lien)			
-	another		Judgment lien from				
L	commu	if this claim relates to a unity debt vas incurred 9/1/2013	Other (including a				
L			Last 4 digits of acco	on this page. Write that number	\$29,932.00		
		nere:	. Chuica in Column A	on and page. Write that humber	Ψ20,002.00		

		Case 16-22021	Doc 1 Filed	07/08/16	Entered 07/	⊇8/16 14:11:49	Desc	Main	
Fill in	this informa	ation to identify your case:			· · ·				
Debto		Catrina First Name	Middle None	Burns					
Debto		First Name	Middle Name	Last N	ame				
(Spou	use, if filing)	First Name	Middle Name	Last N	ame				
Unite	d States Ba	nkruptcy Court for the:	Northern	District of Illi	nois state)				
Case (If kno	number			(0	male)				
	,	rm 106E/F					Che	ck if this is an	amended filing
			ditors Who	Have U	nsecured	Claims			12/15
106Å/E are list the bo	B) and on S ted in Sche exes on the	Schedule G: Executory edule D: Creditors Who left. Attach the Contin	opired leases that could not contracts and Unexpired Hold Claims Secured by uation Page to this page.  Y Unsecured Claims	I Leases (Officiand Property. If module is the contract of a contract of	al Form 106G). Do n ore space is needed	ot include any credito I, copy the Part you ne	rs with parti ed, fill it ou	ally secured t, number th	l claims that e entries in
1.	Do any cre	ditors have priority uns	ecured claims against yo	ou?					
	✓ No. Go	to Part 2.	,						
	Yes.								
     	identify wha possible, list Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetica ore than one creditor hold	claims. If a creditor has mo im has both priority and nor al order according to the cre is a particular claim, list the aim, see the instructions for	npriority amounts, editor's name. If yo other creditors in	list that claim here a ou have more than to Part 3.	nd show both priority and	nonpriority a	amounts. As r	much as
	, ,	,,,,,,			,		Total claim	Priority amount	Nonpriority amount

Filed 07:408/16 Entered 07:408/16 (144:411:49 Desc Main Doc 1 Catrina Case 16-22021 Debtor 1 Document Page 24 of 73 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Alpha Recovery Corp \$295.01 Last 4 digits of account number Nonpriority Creditor's Name 5660 Greenwood Plaza Blvd # 101 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Englewood Colorado 80111 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Is the claim subject to offset? **✓** No Yes 4.2 Bank of America \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 26078 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 27420 Greensboro North Carolina Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify Unsecured **✓** No Yes 4.3 Capital One Bank \$1,995.67 Last 4 digits of account number Nonpriority Creditor's Name 11013 W. Broad When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 23060 Virginia Glen Allen City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts

✓ No □ Yes

Is the claim subject to offset?

Check if this claim relates to a community debt

Other. Specify

Unsecured

Debtor 1 Catrina Case 16-22021 Doc 1 Filed 07/08/16 Entered 07/08/16 (144):11:49 Desc Main
First Name Document Page 25 of 73

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	Cavalry SPV I, LLC	— Lact 4 digits of account number	\$43,609.24
	Nonpriority Creditor's Name 500 Summit Lake Dr Ste 400	Last 4 digits of account number	
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Valhalla New York 10595	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Unsecured	
	✓ No		
	Yes		
4.5	CCI	Last 4 divite of account number 4407	\$108.00
	Nonpriority Creditor's Name 501 Greene Street # 302	Last 4 digits of account number 4487	
	Number Street	When was the debt incurred? 2/1/2011	
		As of the date you file, the claim is: Check all that apply.	
	Augusta Georgia 30901	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL	
	✓ No	Other. Specify CREDITOR: 10 COMED	
	Yes		
4.6	Chancey, David		\$4,000.00
	Nonpriority Creditor's Name	Last 4 digits of account number	ψ 1,000.00
	4219 S. Emerald Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60609	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Unsecured	
	Is the claim subject to offset?	▼ Onion Opeony Onsecured	
	✓ No		
	Yes		

Catrina Case 16-22021 Doc 1 Debtor 1

Document Page 26 of 73

Your NONPRIORITY Unsecured Claims - Continuation Page **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.7 CHASE \$500.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 15298 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19850 Wilmington Delaware City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt V Other. Specify Unsecured Is the claim subject to offset? **✓** No Yes 4.8 City of Chicago Parking \$1,900.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaŚalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured Other. Specify Is the claim subject to offset? **✓** No Yes 4.9 Comcast \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Seattle Washington 98168 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

**✓** No ☐ Yes

Is the claim subject to offset?

Other. Specify

Unsecured

Debtor 1 Catrina Case 16-22021 Doc 1 Filed 07:08/16 Entered 07:08/16 (1.4.4.11:49 Desc Main First Name Document Page 27 of 73

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.10	ComEd	Last 4 digits of account number	\$1,900.00
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Terrace Illinois 60181	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Unsecured	
	Is the claim subject to offset?	Other: Specify Onsecured	
	✓ No		
	Yes		
4.11	HSN	Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name PO BOX 9090	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Clearwater Florida 33758	Contingent	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify <u>Unsecured</u>	
	✓ No		
	Yes		
4.12	Illinois Department of Human Services	Last 4 digits of account number	\$4,000.00
	Nonpriority Creditor's Name c/o: Camille: 100 S GRAND AV EAST	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Outline field 1970 F	Unliquidated	
	SpringfieldIllinois62705CityStateZip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar debts	
	LI Check if this claim relates to a community debt Is the claim subject to offset?	✓ Other. Specify Unsecured	
	No		
	☐ Yes		
	165		

Debtor 1 Catrina Case 16-22021 Doc 1 Filed 07:08/16 Entered 07:08/16 (1.4.4.11:49 Desc Main First Name Document Page 28 of 73

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.						
4.13	Illinois Tollway	Last 4 digits of account number	\$20,000.00				
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred? n/a					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Downers Grove Illinois 60515	Unliquidated					
	City State Zip Code	Disputed					
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that					
	At least one of the debtors and another	you did not report as priority claims					
	Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Unsecured					
	Is the claim subject to offset?	✓ Other. Specify Unsecured					
	✓ No						
	Yes						
4.14	NCB MANAGEMENT SERVICE	Last 4 digits of account number 1000	\$8,028.00				
	Nonpriority Creditor's Name 1 ALLIED DR	When was the debt incurred? 12/1/2015					
	Number Street						
		As of the date you file, the claim is: Check all that apply.  Contingent					
	TREVOSE Pennsylvania 19053	Unliquidated					
	City State Zip Code Who incurred the debt? Check one.	Disputed					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that					
	At least one of the debtors and another	you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	✓ Other. Specify					
	✓ No  Yes						
4.45	—		<b></b>				
4.15	PEOPLES ENGY Nonpriority Creditor's Name	Last 4 digits of account number 3426	\$144.00				
	200 EAST RANDOLPH Number Street	When was the debt incurred? 10/1/2003					
	Trumber Street	As of the date you file, the claim is: Check all that apply.					
	CHICAGO Illinois 60601	Contingent					
	City State Zip Code	Unliquidated					
	Who incurred the debt? Check one.  Debtor 1 only	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	Other. Specify InstallmentLoan					
	✓ No						
	☐ Voe						

Catrina Case 16-22021 Doc 1 Debtor 1

Document Page 29 of 73

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.16 QVC \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 2254 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent 19380 West Chester Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only lacksquareType of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Is the claim subject to offset? **✓** No ☐ Yes 4.17 Santander Consumer USA \$1.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 961245 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Fort Worth 76161 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset?  $\Box$ Other, Specify Unsecured **✓** No Yes 4.18 Sprint \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Kansas City Missouri 64121 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** | Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only

**✓** No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

Unsecured

you did not report as priority claims

Other. Specify

Debtor 1 Catrina Case 16-22021 Doc 1 Filed 07:08/16 Entered 07:08/16 (144:11:49 Desc Main First Name Documental Page 30 of 73

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.19	TCF	Last & digital of account mounts	\$500.00
	Nonpriority Creditor's Name 500 Joliet Rd.	Last 4 digits of account number	
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Willowbrook Illinois 60527	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Unsecured	
	✓ No		
	Yes		
4.20	US Bank	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 425 Walnut Street	When was the debt incurred?	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cincinnati Ohio 45202 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify Unsecured	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.21	US DEPT OF ED/GLELSI	Last 4 digits of account number 9581	\$9,808.00
	Nonpriority Creditor's Name 2401 INTERNATIONAL LN	When was the debt incurred? 11/1/2010	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	MADISON Wisconsin 53704	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	☐ Yes		

Filed 07:08/16 Entered 07:08/16 (1.4:11:49 Desc Main Document Page 31 of 73 Debtor 1 Catrina Case 16-22021 First Name Doc 1

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page									
After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim							
4.22 WEBBNK/FHUT Nonpriority Creditor's Name 6250 RIDGEWOOD ROA Number Street	Last 4 digits of account number 5058  When was the debt incurred? 10/1/2015  As of the date you file, the claim is: Check all that apply.	\$307.00							
SAINT CLOUD Minnesota 56303 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes	Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify <u>CreditCard</u>								

Catrina Case 16-22021 Doc 1 Debtor 1

List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Blitt & Gaines PC On which entry in Part 1 or Part 2 did you list the original creditor?

Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
661 Glenn Ave			Line 4.4 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
Number Stre	et		Part 2: Creditors with Nonpriority Unsecured Claims				
Wheeling	Illinois	60090	Last 4 digits of account number				
City	State	Zip Code	<del></del>				
BLATT HASENM	IILLER LEIBSKE						
Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
10 S LASALLE #	2200		Line 4.3 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
Number Stre	et		Part 2: Creditors with Nonpriority Unsecured Claims				
Chicago	Illinois	60603	Last 4 digits of account number				
City	State	Zip Code	<u>—</u>				

Debtor 1 Catrina Case 16-22021 First Name Doc 1 Filed 07#08/16 Entered 07/08/16 (1/4):11:49 Desc Main

Documernten Page 33 of 73

Add the Amounts for Each Type of Unsecured Claim

	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.  Add the amounts for each type of unsecured claim.						
				Total claims			
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00			
	6b. Taxes and certain other debts you owe the government		6b.	\$0.00			
	6c.	Claims for death or personal injury while you were intoxicated	6с.	\$0.00			
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00			
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00			
				Total claims			
Total claims from Part 2	6f.	Student loans	6f.	\$9,808.00			
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00			
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00			
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$99,787.92			
	6j.	Total. Add lines 6f through 6i.	6j.	\$109,595.92			

	Case 16-2202	L Doc 1 Filed 07	7/08/16 Entere	<u>d 07/0</u> 8/16 14:11:49	Desc Main
Fill in this	information to identify your case				
Debtor 1	Catrina First Name	Middle Name	Burns Last Name		
Debtor 2		Wildale Hame	Lactivamo		
(Spouse,	if filing) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case nun (If known)	nber				
Offici	ial Form 106G				Check if this is ar amended filing
Sche	dule G: Execut	ory Contracts a	and Unexpire	ed Leases	12/15
space is r				equally responsible for supply s page. On the top of any additi	ing correct information. If more onal pages, write your name and
1. <b>Do</b> y	ou have any executory (	contracts or unexpired	leases?		
<b>✓</b> N	o. Check this box and file this for	m with the court with your other	schedules. You have noth	ing else to report on this form.	
☐ Ye	es. Fill in all of the information be	low even if the contracts or leas	ses are listed on Schedule	e A/B: Property (Official Form 106A	/B).
				en state what each contract or lea examples of executory contracts an	
F	Person or company with whon	ı you have the contract or lea	ase	State what the contrac	t or lease is for

	Case 16-2202	21 Doc 1 Filed (	07/08/16 Entered	1.07/08/16 14:11:49	Desc Main
Fill in this inf	formation to identify your cas			107700/10 14.11.49	Desc Main
Debtor 1	Catrina		Burns		
Debtor 2	First Name	Middle Name	Last Name		
	First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	Northern	District of Illinois		
Case numbe	er		(State)		
Officia	I Form 106H				Check if this is a amended filing
	ule H: Your C	odebtors			12/1
ogether, both the boxes every question 1. Do you	th are equally responsible on the left. Attach the Adon. have any codebtors? (If y	e for supplying correct infor	mation. If more space is no On the top of any Additiona	I Pages, write your name and c	if two married people are filing je, fill it out, and number the entries case number (if known). Answer
✓ No ☐ Ye					
Louisian No	na, Nevada, New Mexico, Pu o. Go to line 3.	uerto Rico, Texas, Washington,	and Wisconsin.)	munity property states and territor	ries include Arizona, California, Idaho,
L Ye ✓	s. Did your spouse, former s No	spouse, or legal equivalent live	with you at the time?		
		state or territory did you live? _	Fill in th	ne name and current address of th	nat person.
	Name of your spouse,	former spouse, or legal equiva	lent	<del></del>	
	Number Street			<u> </u>	
	City	State	Zip Code		
as a co	debtor only if that person	is a guarantor or cosigner.	Make sure you have listed		t the person shown in line 2 again fficial Form 106D), <i>Schedule E/F</i> olumn 2.
Column	1: Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

-ill in thi	s information to identify	y your case:	100/10		8/16 14	:11:49 D	esc Main	
		Docar	попс г	age 30 or	7-5			
Debtor 1	Catrina		Burns		.			
	First Name	Middle Name	Last Nam	ie		Check if this is:		
Debtor 2					.	_	1.00	
Spouse, if	filing) First Name	Middle Name	Last Nam	ne		An amende	tiling	
Inited States Bankruptcy Court for the:		Northern	District of Illino				nt showing pos s of the followin	st-petition chapter 13 ng date:
Case numb	oer		(Stat	.e) 		MM / DD / Y		
Officia	al Form 106l							
cnec	dule I: Your Inc	ome						12/1
ages, w		e. If more space is neede se number (if known). An			eet to this i	orini. On the	top of any	auditional
1.	Fill in your employment information.		Debtor 1			Debtor 2		
	If you have more than one job, attach a separate page with information about additional	Employment status	✓ Employed	ł		Employed		
jo a ir								
			Not Emplo	byed		Not Employ	/ea	
		Occupation	Driver					
	employers.	Employer's name	Inpax Shipping	g Solutions				
	Include part time, seasonal,	Employer's address	oyer's address  2444 Forrest Park Rd SE  Number Street					
	or self-employed work.	_mployor o address				Number Street		
	Occupation may include		-					
	student							
	or homemaker, if it applies.		Atlanta	Georgia	30315			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?			·			
Estimate are separal If you or y a separate 2. List	ated.  our non-filing spouse have mo e sheet to this form.  monthly gross wages, salar	date you file this form. If you have than one employer, combine the commissions (before all alculate what the monthly wage wo	ne information fo	or all employers f			If you need mo	·
				3	+ \$0.00			
ა. <b>⊑ა</b> ≀⊪	mate and list monthly overt	anie pay.		3.	+ φυ.υυ			

4. Calculate gross income. Add line 2 + line 3.

\$2,906.06

Debtor 1 Catrina Case 16-22021 Filed 07/08/16 Entered @7.608/116 14.11:49 Desc Main Doc 1 Middle Name Documentame Page 37 of 73 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$2,906.06 5. List all payroll deductions: \$270.10 5a. Tax, Medicare, and Social Security deductions 5a. 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$270.10 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,635.97 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income \$0.00 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9 \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,635.97 \$2,635.97 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,635.97 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Debtor began new job in May 2016. Debtor no longer receives LINK as of June 2016. Yes. Explain:

	Case 16-22	021 Doc 1 Filed 0	7/08/16 Entered 0	07/08/16 14:11:49	Desc Main	
Fill in this info	ormation to identify your		<u> </u>			
Debtor 1	Catrina		Burns			
	First Name	Middle Name	Last Name	_		
Debtor 2	:\ <del></del>			Check if this is:		
(Spouse, if fill	ing) First Name	Middle Name	Last Name	An amended fili	ng	
United States	s Bankruptcy Court for th	e: <u>Northern</u>	District of Illinois (State)		showing post-petition of the following date:	:hapter 13
Case number (If known)	r					
,	Form 106 I			MM / DD / YYY	Ύ	
	Form 106J	-				
scheal	ule J: Your I	-xpenses				12/15
nformation. I if known). Ar		essible. If two married people are ed, attach another sheet to this ehold				
1. Is this a jo	oint case?					
<b>✓</b> No. 0	Go to line 2					
Yes.	Does Debtor 2 live in a	a separate household?				
	No					
	Yes. Debtor 2 mus	t file Official Forms 106J-2, Expens	ses for Separate Household of L	Debtor 2.		
2. <b>Do you h</b> a	ave dependents?	No				
-	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship Debtor 1 or Debtor 2	p to Dependent's age	Does depender with you?	nt live
			Child	15 years	No.	
					✓ Yes.	
			Child	3 years	No.	
					✓ Yes.	
•	expenses include sof people other	No No				
than		Yes				
yourself a depender		_				
Part 2: Est	timate Your Ongoi	ng Monthly Expenses				
•	s of a date after the ba	r bankruptcy filing date unless ynkruptcy is filed. If this is a sup		• • • • • • • • • • • • • • • • • • • •	•	
		n-cash government assistance ed it on Schedule I: Your Income			Your	expenses
	al or home ownership for the ground or lot. 4.	expenses for your residence. In	clude first mortgage payments a	und	4.	\$900.00
•	cluded in line 4:				<b>→</b> .	
	estate taxes				4a	\$0.00
4b. Prop	erty, homeowner's, or re	enter's insurance			4b.	\$0.00
	e maintenance, repair, ar				4c.	\$0.00
					10.	7

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Catrina Case 16-22021 Doc 1 Filed 07/108/16 Entered 07/108/16 (1844) 11:49 Desc Main

Document Page 39 of 73 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$160.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$151.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$400.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$80.00 9. 10. Personal care products and services \$80.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$125.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$20.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$119.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \_ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: Dental \$75.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Catrina Case 16-22021	Doc 1	Filed 07:08/16	<u>Entered_</u> 07/08/16 @4:41:49	Desc Main	
	First Name	Middle Name	Docum <del>le</del> tnt™	Page 40 of 73		
21.Other.	. Specify:				21	\$0.00
22. Calcu	late your monthly expenses.					\$2,110.00
22a. A	dd lines 4 through 21.				_	\$0.00
22b. C	Copy line 22 (monthly expenses fo	r Debtor 2), if ar	ny, from Official Form 106J	-2	_	\$2,110.00
22c. A	dd line 22a and 22b. The result is	your monthly ex	xpenses.		22.	
23.Calcu	late your monthly net income.					
23a. C	Copy line 12 (your combined month	hly income) fron	n Schedule I.		23a	\$2,635.97
23b. C	Copy your monthly expenses from I	line 22 above.			23b	\$2,110.00
	ubtract your monthly expenses fro		income.			\$525.97
-	The result is your monthly net inco	ome.			23c	
24. <b>Do vo</b>	ou expect an increase or decrea	ase in vour ext	penses within the vear af	ter you file this form?		
-			•	·		
	example, do you expect to finish pa gage payment to increase or decr					
	4o			3.3		
П	⁄es					1
	Explain here:					

page 3

	Cana 16 22021	Doo 1 Filed O	7/00/10 Ento	d 07/00/10 1 4.11.40	Daga Main
Fill in this info	Case 16-22021 rmation to identify your case:		ZZUSZIŁA ENIE	red 07/08/16 14:11:49	Desc Main
Debtor 1	Catrina		Burns		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Giaio)		
Official	Form 106Dec	<u> </u>			Check if this is a amended filing
Declara	ition About an	Individual De	btor's Sche	dules	12/1
f two married	people are filing together,	both are equally responsi	ble for supplying corr	ect information.	
Part 1: Sig	n Below	ne who is NOT an attorney	to help you fill out ba	nkruptcy forms?	
_	pay or agree to pay comes				
✓ No Yes.	Name of person		Attach Bankrup Signature (Offic	otcy Petition Preparer's Notice, Decla sial Form 119).	aration, and
that they	y are true and correct. ina Burns e of Debtor 1	that I have read the summa	*	nature of Debtor 2	
MM	M/DD/YYYY			MM/DD/YYYY	

	Case this information to id	16-22021 dentify your case		Filed 07/08/16	Entered 07/08	/16 14:11:49	Desc Main
Debto				Burns	-		
20210	First Na	me	Middle		me		
Debto (Spou	or 2 se, if filing) First Na	me	Middle	Name Last Na			
United	d States Bankruptcy	Court for the:	Northern	District of <u>Illin</u> (Sta	ate)		
Case (If kno	number wn)						
Offi	cial Form	107					Check if this is a amended filing
Sta	tement of	<b>Financi</b>	al Affairs	for Individua	ls Filing fo	r Bankrupto	C <b>y</b> 12/1
	is needed, attach a	a separate shee	et to this form. Or		I pages, write your na		ng correct information. If more (if known). Answer every questior
1.	What is your cur	rent marital sta	tus?				
	<ul><li>Married</li><li>✓ Not married</li></ul>						
2.	During the last 3 y	years, have you	ı lived anywhere	other than where you live	now?		
	No ✓ Yes. List all of  Debtor 1:	the places you li	ved in the last 3 ye	ars. Do not include where you  Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Come on Dobt	4	_
					Same as Debto	or 1	Same as Debtor 1
	4219 S. Emera	ıld			Same as Debu	or 1	Same as Debtor 1
	4219 S. Emera Number Stre			From <u>1/1/2013</u>	Number Street	or 1	Same as Debtor 1
				From 1/1/2013  To 1/1/2015	<u> </u>	or 1	_
	Number Stree	et Illinois	60609 Zin Code		Number Street		From To
	Number Stre	et	60609 Zip Code		<u> </u>	State Zip Co	From To
	Number Stree  Chicago  City	Illinois State			Number Street  City  Same as Debto	State Zip Co	From To
	Number Stree	Illinois State		_ To <u>1/1/2015</u>	Number Street  City	State Zip Co	From To ode Same as Debtor 1

Debtor 1 Catrina Case 16-22021 First Name Doc 1

Part 2: Explain the Sources of Your Income

4.	Did you have any income from employment Fill in the total amount of income you received f activities. If you are filing a joint case and you have	rom all jobs and all businesses	, including part-time				
	<ul><li>No</li><li>✓ Yes. Fill in the details.</li></ul>						
		Debtor 1		Debtor 2			
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$12171.00	Wages, commissions, bonuses, tips Operating a business			
	For last calendar year: (January 1 to December 31,	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$19000.00	Wages, commissions, bonuses, tips Operating a business			
	For the calendar year before that: (January 1 to December 31,	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$19000.00	Wages, commissions, bonuses, tips Operating a business			
	Include income regardless of whether that income benefit payments; pensions; rental income; interest and you have income that you received together,  List each source and the gross income from each  No  Yes. Fill in the details.	est; dividends; money collected list it only once under Debtor 1.	from lawsuits; royalties; and	gambling and lottery winnings.			
		Debtor 1		Debtor 2			
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:	LINK	\$2,568.00				
	For last calendar year: (January 1 to December 31, 2015 )  YYYY	LINK	\$5,604.00 \$5,604.00				
	For the calendar year before that:  (January 1 to December 31,						

Filed 07:08/16 Entered 07:08/16 (14:41:49 Desc Main Document Page 44 of 73 Debtor 1 Catrina Case 16-22021 First Name Doc 1

Pa	rt 3: List	Certain Pa	yments Yo	ou Made Before	You Filed for Ban	kruptcy								
6.	Are either	Debtor 1's or	Debtor 2's	debts primarily con	sumer debts?									
				or 2 has primarily o	consumer debts. Cons	umer debts are defined in 11	U.S.C. § 101(8) as "incurre	ed by an individual primarily						
	ı	During the 90 d	lays before yo	ou filed for bankruptcy	, did you pay any credito	r a total of \$6,425* or more?								
	1	No. Go to	line 7.											
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.													
	* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.													
	✓ Yes.	Debtor 1 or De	ebtor 2 or bo	oth have primarily o	consumer debts.									
		During the 90 d	lays before yo	ou filed for bankruptcy	, did you pay any credito	r a total of \$600 or more?								
	1	✓ No. Go to	line 7.											
	1	Yes. List	below each cr creditor. Do n	ot include payments		re and the total amount you p ligations, such as child supp ankruptcy case.								
					Dates of payment	Total amount paid	Amount you still owe	Was this payment for						
		ditor's Name	State	Zip Code				Mortgage Car Credit card Loan repayment Suppliers or vendors Other						
						- ,	- ·	- Mortgage						
	Cred	litor's Name						Car						
	Num	ber Street			•			Credit card						
								Loan repayment Suppliers or						
	City		State	Zip Code				vendors						
								Other						
	Cred	litor's Name						Mortgage Car						
	Num	ber Street						Credit card						
								Loan repayment						
	02		Ctots	7:n C				Suppliers or vendors						
	City		State	Zip Code				Other						

Catrina Case 16-22021 Doc 1 Filed 07:08/16 Entered 07:08/16 11:49 Desc Main Debtor 1 Document Page 45 of 73 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Filed 07:08/16 Entered 07:08/16 12:49 Desc Main Document Page 46 of 73 Doc 1

Part 4	Identify Legal A	ctions, Rep	ossessions,	and Foreclosure	s			
Li	Vithin 1 year before you ist all such matters, including sputes.							stody modifications, and contract
	No Yes. Fill in the details							
	_		Natu	re of the case	Court or a	agency		Status of the case
	Case title		Contr	ract	Cook Cou	nty Circuit Court		✓ Pending
					Court Nan 50 West W	ne /ashington Street		On appeal
	Case number 2006-M	11-149574			Number S	treet		Concluded
	-				Chicago City	Illinois State	60602 Zip Code	_
	Case title				Oity	Oldio	Zip Oodo	Pending
					Court Nan	ne		On appeal
	Case number				Number S	troot		Concluded
						lieel		_
					City	State	Zip Code	
	No. Go to line 11. Yes. Fill in the inform	nation below.		Describe the pro	pperty		Date	Value of the property
				Explain what hap	opened			
	Number Street							
					repossessed.			
				Property was Property was				
	City	State	Zip Code		attached, seized,	or levied.		
				Describe the pro	pperty		Date	Value of the property
	Creditor's Name			_				
	Creditor's Name			Explain what hap	opened			
	Number Street			_	•			
				Property was	repossessed.			
				Property was				
	0::	<b>O</b> t 1		Property was	garnished. attached, seized,	or loviod		
	City	State	Zip Code	Froperty was	anachieu, seizeu,	oi ievieu.		

Deb	tor 1		<u>d 07∮08/16 Entered</u>	49 Desc	Main
11.			reditor, including a bank or financial institution, set of	f any amounts fr	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		nin 1 year before you filed for bankruptcy, was any of iver, a custodian, or another official?	your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
	<b>✓</b>	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for bankruptcy, did you on the No Yes. Fill in the details for each gift.	give any gifts with a total value of more than \$600 per	person?	
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		<u> </u>			

		FIRST Name	r	vildale ivame Do	ocumente Page 48 of 73		
14.	With	nin 2 years before yo	ou filed for ba		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
		No Yes. Fill in the details	s for each gift	or contribution.			
	_	Gifts with a total va	_		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
		City	State	Zip Code			
Part 6		_ist Certain Los					
		in 1 year before you bling?	ı filed for bar	kruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	=	No Yes. Fill in the details					
		Describe the prope how the loss occur	erty you lost a	and	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
		now the loss occur	reu		Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	1055	
Part 7	7: L	ist Certain Payı	ments or T	ransfers			
		in 1 year before you ing bankruptcy or p			r anyone else acting on your behalf pay or transfer any	property to anyor	ne you consulted about
					t counseling agencies for services required in your bankrupto	су.	
		No Yes. Fill in the details					
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Kancherlapalli, Dani	elle		Attorney's Fee - 350.00	7/8/2016	\$350.00
		Person Who Was Pa					
		11101 S. Western Ave	enue				
		Number Street					
		Chicago	Illinois	60643			
		City	State	Zip Code			
		Email or website add					
		Person Who Made th	ne Payment, if	Not You			
		Person Who Was Pa	iid				
		Number Street					
		City	State	Zip Code			
		Email or website add	dress				
		Person Who Made th	ne Payment, if	Not You			

Debtor 1 Catrina Case 16-22021 Doc 1 Filed 07/408/16 Entered 07/08/16 (A&Avil 1:49 Desc Main

Deb	otor 1	Catrina Case 16-22021 First Name		d 07¢08/16 cumetht™	Entered @7/08 Page 49 of 73	6/16/14/11:	49 Desc	<u>Main</u>	
17.	you	nin 1 year before you filed for ba deal with your creditors or to ma not include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay o	or transfer any p	property to anyor	ne who p	promised to help
	<b>✓</b>	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for be nary course of your business or de both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	r financial affairs? sfers made as security					-	
		Too. 1 III III VIO Gotano.		Description and property transfe			property or paymets paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for see are often called asset-protection		ransfer any prop	perty to a self-settled tru	ist or similar de	vice of which yo	u are a k	oeneficiary?
		Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer
				, , , , , , , , , , , , , , , , , , ,					was made
		Name of trust							

Debtor 1 Catrina Case 16-22021 First Name 
 Filed 07/08/16
 Entered 07/08/16 (1.4):11:49
 Desc Main

 Document
 Page 50 of 73
 Doc 1

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tr Inclu	ansferred?	, money mark	ket, or other financ	ial accounts			neld in your name, or for you in banks, credit unions, broken		
		No Yes. Fill in the details	_							
				Last 4	digits of account digits		pe of account or strument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
		Bank of America			— xxxx	-0000	<b>✓</b>	Checking	2/1/2016	\$ 0.00
		Person Who Was Pa	aid				Ē	Savings		
		P.O. Box 25118 Number Street					F	Money market		
							F	Brokerage		
								Other		
		Tampa	Florida	33622						
		City	State	Zip Code						
		Bank of America Person Who Was Pa	aid		— XXXX	-0000		Checking	2/1/2016	\$ 0.00
		P.O. Box 25118	aid				<b>✓</b>	Savings		
		Number Street						Money market		
								Brokerage		
								Other		
		Tampa City	Florida State	33622 Zip Code	_					
		City	State	Zip Code						
		No Yes. Fill in the details	S.		Who else	had access to it?		Describe the content	s	Do you still have it?
		Name of Financial I	nstitution		Name					☐ No ☐ Yes
		Number Street			Number	Street				
					City	State	Zip Code			
					Oity	Giaic	21p 0000			
		City	State	Zip Code						
22.	Have	e you stored proper	ty in a stora	ge unit or place	other than	your home within	1 year befo	ore you filed for bankruptcy	?	
	_									
	씀	No Yes. Fill in the details								
	ш	res. Fill III the details	<b>5.</b>		M/h = alaa	h = d = = = = 4 = 140		Describe the content	_	Da atill
					wno eise	had access to it?		Describe the content	5	Do you still have it?
		Name of Storage Fa	acility		Name					∐ No
		Number Street			Number	Street				Yes
					-					
				_	City	State	Zip Code	9		
		City	State	Zip Code						
		•								

Deb	tor 1	Catrina Case 16-22021 Doc 1 First Name Middle Name	Filed 07∳0 Docume		ntered_0740 ge 51 of 73	8616 144 Desc Mair	1
Part	9:	Identify Property You Hold or Contro	I for Someo	ne Else			
23.	_	you hold or control any property that someone  No  Yes. Fill in the details.	e else owns? Ir	nclude any pro	perty you borro	wed from, are storing for, or hold in tru	st for someone.
	ш	res. I il il tito dottalis.	Where is the	e property?		Describe the contents	Value
		Owner's Name	Number Stre	et		-	
		Number Street				-	
			City	State	Zip Code	-	
		City State Zip Code	_		_p		
Pari	10:	Give Details About Environmental In	nformation				
For		urpose of Part 10, the following definitions apply:					
	ha in	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material including statutes or regulations controlling the clear ite means any location, facility, or property as define	nto the air, land, nup of these sub	soil, surface wa ostances, waste	ater, groundwater, es, or material.	, or other medium,	
	or	used to own, operate, or utilize it, including dispo	sal sites.				
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Rep	oort al	I notices, releases, and proceedings that you know	v about, regardle:	ss of when they	occurred.		
24.	Has	any governmental unit notified you that you r	may be liable o	r potentially lia	able under or in	violation of an environmental law?	
		No	·				
	Ц	Yes. Fill in the details.	Governmen	tal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	l unit		-	
		Number Street	Number Stre			-	
		Number Street	Number Site	eci			
			City	State	Zip Code		
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of hazar	dous material	?		
		No Yes. Fill in the details.					
			Governmen	tal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	et		-	
			City	State	Zip Code	-	
		City State Zip Code	<u> </u>				

Debt	tor 1	Catrina Case 16	-22021	Doc 1 Middle Name	Filed 07#08/16 Document	Entered @7408 Page 52 of 73	M166 A44v11:49	Desc Main
26.	Hav	e you been a party ii	n any judici	al or administra	tive proceeding under	any environmental law	? Include settlements	and orders.
	<b>~</b>	No						
		Yes. Fill in the details.						
					Court or agency		Nature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			Number Street			Concluded
					City Sta	te Zip Code		
Part	11:	Give Details Ab	out Your	Business or	Connections to A	ny Business		
27							ing connections to an	v hvoinees?
27.	vviti					r have any of the follow		y business?
						vity, either full-time or part	-time	
		A member of a li		company (LLC)	or limited liability partne	ersnip (LLP)		
		An officer, direct		ing executive of	a corporation			
				· ·	securities of a corporat	ion		
		_			, , , , , , , , , , , , , , , , , , ,			
	片	No. None of the above			s below for each busines	•		
	⊻	res. Crieck all triat ap	ply above ai	ia iii iri trie detais		Describe the nature of the business Employer Identification number Do n		ontification number Do not
					Describe the ne	ature of the business		al Security number or ITIN.
		Catrina Burns			Instacart (groce	ry delivery service)	EIN:	
<u>10</u>		Business Name  10150 S. Normal  Number Street				-		
				20000	Name of accou	ntant or bookkeeper	Dates busine	ess existed
		Chicago City	Illinois State	60628 Zip Code				
		S.,		<u>_</u> .p			From	To <u>9/1/2015</u>
					Describe the na	ature of the business		entification number Do not al Security number or ITIN.
		Business Name					EIN:	
		Number Street			Name of accou	ntant or bookkeeper	Dates busine	existed
		City	State	Zip Code			From	To
					Describe the na	ature of the business	Employer Ide	entification number Do not
								al Security number or ITIN.
		Business Name					EIN:	
							Data to	and a side of
		Number Street			Name of accou	ntant or bookkeeper	Dates busine	ess existea
		City	State	Zip Code			From	To

Debtor		ed 07#08/16 Entered 07/08/16/14/11:49 Desc Main Document Page 53 of 73
		give a financial statement to anyone about your business? Include all financial institutions,
<u> </u>	No Yes. Fill in the details below.	
-	_	Date issued
	Name	MM/DD/YYYY
	Number Street	<del>_</del>
	City State Zip Code	_
Part 12	2: Sign Below	
an	d correct. I understand that making a false statement	Affairs and any attachments, and I declare under penalty of perjury that the answers are true t, concealing property, or obtaining money or property by fraud in connection with a aprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 7/8/2016	Date
Die	d you attach additional pages to Your Statement of Fi  No  Yes	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Die	d you pay or agree to pay someone who is not an atto	orney to help you fill out bankruptcy forms?
~	No	
L	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

### **UNITED STATES BANKRUPTCY COURT**

#### Northern District of Illinois

	Northern Distr	ict of illifold	
Catrina Burns		Case No.	
Debtor		Chantar	(If known)
		Cnapter	Chapter 13
Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y	ed. Bankr. P. 2016(b), I c ear before the filing of th	ertify that I am the attorney for a petition in bankruptcy, or a	or the abovenamed debtor(s) and tha greed to be paid to me, for services
	. ,	nplation of or in connection w	tin the bankruptcy case is as follows:
	•		\$350.0
-			\$3,650.0
The source of the compensation paid	to me was:		
<b>✓</b> Debtor	Other (specify	)	
The source of the compensation paid	to me is:		
<b>✓</b> Debtor	Other (specify	)	
I have not agreed to share the ab members and associates of my la	ove-disclosed compensa aw firm.	tion with any other person un	lless they are
members or associates of my lav	firm. A copy of the agre		
	_	-	
b. Preparation and filing of any p	etition, schedules, staten	nents of affairs and plan whic	ch may be required;
c. Representation of the debtor a	t the meeting of creditors	and confirmation hearing, ar	nd any adjourned hearings thereof;
d. Representation of the debtor in	adversary proceedings	and other contested bankrup	tcy matters;
By agreement with the debtor(s), the	above-disclosed fee does	s not include the following ser	rvices:
	CERTIFIC	CATION	
		ement or arrangement for pay	ment to me for representation of
7/8/2016		/s/ Danielle Kancherlapal	li
Date		Signature of Attorney	
		0	
	Disclosure of (Compensation paid to me within one yrendered or to be rendered on behalf of the statement of the source of the compensation paid to me within one yrendered or to be rendered on behalf of the services, I have agreed to a prior to the filing of this statement I has balance Due.  The source of the compensation paid Debtor  The source of the compensation paid Debtor  The source of the compensation paid Debtor  I have not agreed to share the abovemembers and associates of my law the people sharing in the compensation paid the people sharing in the compensation of the debtor's financial bankruptcy;  b. Preparation and filing of any proceeding of the debtor in the debtor in the debtor of the debtor's in this bankruptcy proceeding that the foregoing is a complete debtor(s) in this bankruptcy proceeding the total compensation of the debtor of the debtor's in this bankruptcy proceeding the total compensation of the debtor's in this bankruptcy proceeding that the foregoing is a complete debtor(s) in this bankruptcy proceeding the total compensation of the debtor's in this bankruptcy proceeding the total compensation of the debtor's in this bankruptcy proceeding the total compensation of the debtor's in this bankruptcy proceeding the total compensation of the debtor's in this bankruptcy proceeding the total compensation of the debtor's in this bankruptcy proceeding the total compensation of the debtor's in this bankruptcy proceeding the total compensation of the debtor's in the total compensation of the debtor's in the total compensation of the debtor's in the total compensation of the debtor in the total compensation of the debtor's in the total compensation of the total compensation of the total compensation of the to	Debtor  DISCLOSURE OF COMPENSATION  Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filling of the rendered or to be rendered on behalf of the debtor(s) in contertion for legal services, I have agreed to accept.  Prior to the filling of this statement I have received. Balance Due.  The source of the compensation paid to me was:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the compensation paid to me is:  Debtor Other (specify). The source of the source of the compensation paid to me is:  Debtor Other (specify). The source of the source of the compensation paid to me is:  Debtor Other (specify). The source of the specify paid to me was:  Debtor Other (specify). The source of the specify paid to me was:  Debtor Other (specify). The source of the specify paid to me was:  Debtor Other (specify). The source of the debtor is attached.  Debtor Other (specify). The source of the debtor is attached.  Debtor Other (specify). The source of the specify paid to me was:  Debtor Other (specify). The source of the debtor is attached.  Debtor Other (specify). The source of the debtor is attached.  Debtor Other (specify). The source of the debtor is attached.  Debtor Other (specify). The source of the debtor is attached.  Debtor Other (specify). The source of the debtor is at	Debtor  Debtor  Disclosure of Compensation of Attornery  Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney of compensation paid to me within one year before the filing of the petition in bankruptcy, or a rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection we for legal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  The source of the compensation paid to me was:  ☑ Debtor ☐ Other (specify)  The source of the compensation paid to me is:  ☑ Debtor ☐ Other (specify)  ☑ I have not agreed to share the above-disclosed compensation with any other person unmembers and associates of my law firm.  ☐ I have agreed to share the above-disclosed compensation with any other person or person members or associates of my law firm. A copy of the agreement, together with a list of the people sharing in the compensation, is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects (a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determination and filing of any petition, schedules, statements of affairs and plan whice.  Representation of the debtor at the meeting of creditors and confirmation hearing, and d. Representation of the debtor in adversary proceedings and other contested bankrup debtor(s), the above-disclosed fee does not include the following set.  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for pay debtor(s) in this bankruptcy proceedings.

Name of law firm

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Attorney for the Debtor(s

Date: 07/08/2016

Do not sign this agreement if the amounts are blank.

Debtor(s)

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

### Case 16-22021 Doc 1 Filed 07/08/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 07/08/16 14:11:49 Desc Main Page 62 of 73

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-22021 Doc 1 Filed 07/08/16 Entered 07/08/16 14:11:49 Desc Main UNITED STATES BANKBURGE OF QURT Northern District of Illinois

In re:	Burns, Catrina	Case No						
_	Debtor(s)							
		Chapter. Chapter13						
	VERIFICATION OF CREDITOR MATRIX							
	The above named Debtors hereby verify that the	e attached list of creditors is true and correct to the best of their	knowledge.					
Date:	7/8/2016	/s/ Burns, Catrina						
		Burns Catrina						

Signature of Debtor

Case 16-22021 Doc 1 Filed 07/08/16 Entered 07/08/16 14:11:49 Desc Main Document Page 66 of 73

AMERICAN CREDIT ACCEPT 961 E MAIN ST SPARTANBURG , SC 29302 USA

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON , WI 53704 USA

NCB MANAGEMENT SERVICE 1 ALLIED DR TREVOSE , PA 19053 USA

WEBBNK/FHUT 6250 RIDGEWOOD ROA SAINT CLOUD , MN 56303 USA

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO , IL 60601 USA

CCI 501 Greene Street # 302 Augusta , GA 30901 USA

Cavalry SPV I, LLC 500 Summit Lake Dr Ste 400 Valhalla , NY 10595 USA

Blitt & Gaines PC 661 Glenn Ave Wheeling , IL 60090 USA

Capital One Bank PO Box 71083 Charlotte , NC 28272 USA

BLATT HASENMILLER LEIBSKE 10 S LASALLE # 2200 Chicago , IL 60603 USA

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 USA

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181 USA Illinois Department of Human Services c/o: Camille: 100 S GRAND AV EAST Springfield , IL 62705 USA

Illinois Tollway PO Box 5544 Chicago , IL 60680 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Sprint P.O. Box 219554 Kansas City , MO 64121 USA

Chancey, David 4219 S. Emerald Chicago , IL 60609 USA

CHASE PO Box 15298 Wilmington , DE 19850 USA

US Bank 425 Walnut Street Cincinnati , OH 45202 USA

Bank of America Po Box 26078 Greensboro , NC 27420 USA

TCF 500 Joliet Rd. Willowbrook , IL 60527 USA

Santander Consumer USA PO Box 961245 Fort Worth , TX 76161 USA

HSN PO BOX 9090 Clearwater , FL 33758 USA

QVC PO Box 2254 West Chester, PA 19380 USA Case 16-22021 Doc 1 Filed 07/08/16 Entered 07/08/16 14:11:49 Desc Main Alpha Recovery Corp 5660 Greenwood Plaza Blvd # 101 Englewood , CO 80111 USA Filed 07/08/16 Entered 07/08/16 14:11:49 Desc Main Page 68 of 73

Debtor 1 Catrina Case 16-	22021 Doc 1 Filed 07	/08/16 Entered 07/08/16 1 Burns Page 69 of 73 number (#	4:11:49 Desc Main
First Name  Part 6: Answer These Qu	Middle Name DOCUIT		
16. What kind of debts do you have?	16a. Are your debts primarily as "incurred by an individed in the second in the secon	y consumer debts? Consumer debts dual primarily for a personal, family, by business debts? Business debts ess or investment or through the open owe that are not consumer debts	or household purpose."  are debts that you incurred to eration of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be availa  No. Yes.	r 7. Go to line 18. Do you estimate that after any exempt property ble to distribute to unsecured creditors?	y is excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			
For you	and correct.  If I have chosen to file under C or 13 of title 11, United States C proceed under Chapter 7.  If no attorney represents me ar fill out this document, I have ob I request relief in accordance w I understand making a false state connection with a bankruptcy c or both. 18 U.S.C. §§ 152, 1341	hapter 7, I am aware that I may pro Code. I understand the relief available and I did not pay or agree to pay some tained and read the notice required with the chapter of title 11, United Statement, concealing property, or obtained and result in fines up to \$250,001, 1519, and 3571.	ates Code, specified in this petition. aining money or property by fraud in 00, or imprisonment for up to 20 years, re of Debtor 2
Beldellerien korton er 2014 i 122 Keisellinke (1254). Der beide sein er ein son eine besche steller besche besch besche besch	Executed on 7/8/2016  MM / DD	Execut  / YYYY  PROBLEM CONTROL OF THE CONTROL OF T	MM / DD / YYYY  The control of the c

Case 16-22021 Doc 1 Filed 07/08/16 Entered 07/08/16 14:11:49 Desc Main Fill in this information to identify your case: Debtor 1 Catrina **Burns** First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? 1 Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Signature of Debtor 2

MM/DD/YYYY

Date

Under penalty of perfury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

MM/DD/YYYY

/s/ Catrina Burns
Signature of Debtor 1

Date 7/8/2016

Debtor 1	Case 16-22021 Catrina First Name	Doc 1	Filed 07/08/16  Documes Name	Entered 07/08/16 14:11:49  Page 71 of 73 number (if known)	Desc Main
	thin 2 years before you filed for ditors, or other parties.	r bankruptcy, did	l you give a financial s	tatement to anyone about your business?	Include all financial institutions,
N N	No Yes. Fill in the details below.				
Boursell			Date issued		
	Name		MM/DD/YYYY		
	Number Street		<del></del>		
	City State	Zip Code	<del></del>		
Part 12:	Sign Below	•			
and o					
bank	kruptcy case can result in fines	up to \$250,000,	ment, concealing prop	perty, or obtaining money or property by fra to 20 years, or both. 18 U.S.C. §§ 152, 1341	perjury that the answers are true and in connection with a l, 1519, and 3571.
bank	rruptcy case can result in fines	up (6 \$250,000,	ment, concealing prop	o to 20 years, or both. 18 U.S.C. §§ 152, 1341	ud in connection with a
bank	cruptcy case can result in fines  /s/ Catrina Burr	up (6 \$250,000,	ment, concealing prop	o to 20 years, or both. 18 U.S.C. §§ 152, 1341	ud in connection with a
bank	/s/ Catrina Burr Signature of Debto	up (6) \$250,000, ons	ment, concealing prop or imprisonment for up	Signature of Debtor 2 Date	nud in connection with a I, 1519, and 3571.
Did y	/s/ Catrina Burr Signature of Debto	up (6) \$250,000, ons	ment, concealing prop or imprisonment for up	o to 20 years, or both. 18 U.S.C. §§ 152, 1341  Signature of Debtor 2	nud in connection with a I, 1519, and 3571.
Did y	/s/ Catrina Burr Signature of Debto  Date 7/8/2016  you attach additional pages to	up (6) \$250,000, ons	ment, concealing prop or imprisonment for up	Signature of Debtor 2 Date	nud in connection with a I, 1519, and 3571.
Did y	/s/ Catrina Burr/ Signature of Debto  Date 7/8/2016  you attach additional pages to	Your Statement	ment, concealing prop or imprisonment for up	Signature of Debtor 2 Date  or Individuals Filing for Bankruptcy (Official)	nud in connection with a I, 1519, and 3571.
Did y	/s/ Catrina Burr/ Signature of Debto  Date 7/8/2016  you attach additional pages to  No  Yes	Your Statement	ment, concealing prop or imprisonment for up	Signature of Debtor 2 Date  or Individuals Filing for Bankruptcy (Official)	nud in connection with a I, 1519, and 3571.  I Form 107)?

Debto		Case 16-22021 Doc 1 Filed 07/08/16 Entered 07/08/16 14:11:49 Desc Main  Catrina Documer Name Page 72 of 73 number (# known)  Middle Name Documer Name Page 72 of 73 number (# known)	
16.	Calc	ulate the median family income that applies to you. Follow these steps:	. The state of the
		Fill in the state in which you live.	
		Fill in the number of people in your household.	
		Fill in the median family income for your state and size of household	\$72,429.00
	100.	To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	
17.	How	do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b.	Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	
art :	. (	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
8.	Cop	y your total average monthly income from line 11.	\$2,294.17
9.		uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the nitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	-\$0.00
	19b.	Subtract line 19a from line 18.	\$2,294.17
20.	Calc	ulate your current monthly income for the year. Follow these steps:	
	20a.	Copy line 19b.	\$2,294.17
		Multiply by 12 (the number of months in a year).	x 12
	20b.	The result is your current monthly income for the year for this part of the form.	\$27,530.04
	20c.	Copy the median family income for your state and size of household from line 16c.	\$72,429.00
21.	How	do the lines compare?	
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	
	Someone	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The</i> commitment period is 5 years. Go to Part 4.	
art 4	: 8	ign Below	
		By signing here, I declare under penalty of perjuny that the information on this statement and in any attachments is true and correct.	
		X /s/ Catrina Burns X	
		Signature of Debtor 1 Signature of Debtor 2	
		Date 7/8/2016 Date MM/DD/YYYY	
		If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	

Case 16-22021 Doc 1 Filed 07/08/16 Entered 07/08/16 14:11:49 Desc Main **UNITED STATES BARNETUFFC F COURT** 

Northern District of Illinois

In re:	Burns, Catrina	Case No	Case No.		
	Debtor(s)	0000110.			
		Chapter.	Chapter13		
	VERIFICA	TION OF CREDITOR MATE	RIX		
The above named Debtors hereby verify that the at		the attached list of creditors is true an	d correct to the best of their knowledge.		
Date:	7/8/2016	/s/ Burns, Catrina Burns, Catrina	den St		
		Signature of Debtor			